

Important Coronavirus Update

All CHA offices are closed
to the general public
until further notice.

We are monitoring the Coronavirus situation daily to ensure that we are in the best position to manage what is happening as effectively as possible and to keep customers and staff safe.

CHA staff are working from home and contact details are available on our website. Staff from our housing teams are contacting tenants by telephone to give advice and to maintain the support they receive from us and other services as far as possible.

Whilst our frontline staff may not be able to physically visit you during this time you can still report any general estate management issues to us and we will try our best to resolve these via the phone and email. If you would like to contact your Housing Officer, you can find their direct contact details on our website:

www.cunninghame-housing.org

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visit our social media channels.*

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Repairs Reporting

Please note that we are following latest Government Advice and we are only carrying out Emergency Repairs and work that is required to comply with health and safety regulations.

To report an emergency repair during working hours

Please call 01294 606037 or 01294 604144.

To report an emergency out-with working hours

General emergency - please contact Turner Property Services on 0333-320-2322

For emergency gas heating repairs - please contact James Frew Ltd (GasSure) on 01294 468113.

When arranging the repair, you will be asked if you are experiencing any Coronavirus symptoms or you are classed as high risk or vulnerable.

Rent Payments

You can continue to pay your rent as normal by:

- Direct Debit
- By using your swipe card at any Post Office.
- At any shops displaying the PayPoint sign.
- Online at www.allpayments.net or
- via our website www.cunninghame-housing.org



All you need to make a payment online is your Allpay rent payment card and a debit or credit card.

If you are having any problems making payments, or if you need an Allpay rent payment card please contact us right away. We understand that the coming weeks may have an impact on the income of some of our tenants and customers. If you feel you will have difficulties paying your rent, then please contact us so we can assist you. We have our own Financial Inclusion Team that may be able to help you apply for any benefits you might now be entitled to.

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Statutory Sick Pay

Those who follow advice to stay at home and who cannot work as a result will be eligible for statutory sick pay (SSP), even if they are not themselves sick.

Anyone not eligible to receive sick pay, including those earning less than an average of £118 per week, some of those working in the gig economy, or self-employed people, are able to claim Universal Credit and or contributory Employment and Support Allowance.

The DWP has also confirmed arrangements to support people who are either infected by the virus or have been advised to self-isolate including the following:

- Statutory sick pay will be paid from day one, rather than the fourth day of illness (to be put in force from 13th March 2020)
- If employees need to provide evidence to their employer that they need to stay at home due to the Coronavirus, they will be able to get it from NHS 111 Online instead of having to get a fit note from their GP – this is currently being developed and will be made available soon
- All assessments for sickness or disability benefits are being suspended from 17th March 2020 for three months. Existing claimants will continue to receive payment until their assessments are rearranged
- People who need to claim ESA or UC because of Coronavirus will not be required to produce a fit note
- When claimants inform the DWP that they are self isolating or have been diagnosed with Coronavirus, they will not be sanctioned and will have their claimant commitment reviewed and revised to remove mandatory work requirements for the period of sickness
- Those affected by Coronavirus will be able to apply for UC and can receive up to a month's benefit in advance without having to physically attend a Jobcentre
- The seven waiting days for ESA for new claimants will not apply for those affected by coronavirus, so will be payable from day one
- Any claims made for ESA or UC by people infected by Coronavirus or by those required to self-isolate will be treated as having Limited Capability for Work without the requirement for medical evidence or undergoing a Work Capability Assessment.

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Being Laid Off

You may be entitled to guaranteed pay if your employer has asked you to stay at home or take unpaid leave if there's not enough work for you. A lay-off is if you're off work for at least 1 working day. This is sometimes called furloughing.

You are entitled to guaranteed pay during lay off or short-time working. The maximum you can get is £29 a day for 5 days in any 3-month period - so a maximum of £145. If you usually earn less than £29 a day, you'll get your normal daily rate. If you work part-time, your entitlement is worked out proportionally.

To find out more and to apply please visit:

www.gov.uk/lay-offs-short-timeworking/guarantee-pay

Redundancy

The pay pledge is designed to stop people losing their jobs. By covering their pay, the government hopes that firms will keep positions open so that eventually as many people as possible can return to work. If your employer has chosen to make you redundant despite this, there are rules that they need to meet – they cannot ignore your usual rights. The company may have its own policy which is more generous than the statutory minimum. If it does not have its own policy and you have worked for your current employer for at least two years you should be entitled to:

- Half a week's pay for each full year you were under 22.
- One week's pay for each full year you were 22 or older, but under 41.
- One and half week's pay for each full year you were 41 or older.

You can calculate how much you are entitled to here:

www.gov.uk/calculate-yourredundancy-pay

Zero Hours Contracts

The pledge to meet 80% of wages applies to everyone who is on PAYE – that is, taxed before they are paid. It is not clear what figure the 80% will be based on. The chancellor, Rishi Sunak, has said that it will probably involve some kind of smoothing of earnings – that is to say it could be based on an average of recent weeks' pay so you are not out of pocket if your last week's wages were much lower than the previous week's.

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Universal Credit

Tenants affected by the Coronavirus who are worried about paying their rent can claim Universal Credit from the Department of Work and Pensions which includes support for housing costs, if eligible. The UK Government has introduced some changes to make this easier. If eligible, you can apply for Statutory Sick Pay and Universal Credit and you should do this as soon as possible.

If you do not have enough to live on, you may be advised to claim universal credit (UC), which can include help with your rent as well as amounts for adults and children in the household. Claiming UC means that your tax credits are automatically terminated, and you will not be able to get them back. Get advice about whether you should claim UC to make sure claiming will not make you worse off. You can claim for Universal Credit online at:

www.gov.uk/apply-universal-credit

You can also call the Universal Credit Helpline on 0800 328 5644. Claimants are experiencing long waiting times to get through but please persevere.

For support and further information please contact us.

Tax Credits

If you are currently getting tax credits, your entitlement may be affected by the Coronavirus outbreak. Child tax credit (CTC) provides support for children, and working tax credit (WTC) provides support for people working at least a certain number of hours, employed or self-employed, on a low income. The government has announced that the basic element of WTC will increase by £1,045 on top of the planned rise from 6 April 2020. The basic element will be £3,040 for 2020/21 (a daily rate of £8.33). Off work due to infection or self-isolation, or caring for a child who is infected or in isolation You can continue to be entitled to WTC if you are absent for work and you are:

- getting statutory sick pay (SSP) as an employee, or
- are self-employed and would otherwise have qualified for SSP, or
- are getting employment and support allowance (ESA), or
- are getting credits on your national insurance record for limited capability for
- work.

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These periods must start immediately after working and can continue for a maximum of 28 weeks. Off work or reduced hours due to downturn in employment or self-employment If you stop work or your normal weekly working hours are reduced to below the number required in your circumstances (16, 24 or 30), then you may be entitled to a four week run-on of WTC. However, there is HMRC guidance for people who have been laid off or put on shorttime working, which effectively means the four week run-on only starts after an initial period of up to four weeks, or after you have been notified that you will not be able to return to work, or work of sufficient hours. If you are classed as a 'furloughed' worker, the government has said that you will remain employed. Entitlement to WTC only ends if you have 'ceased work' so it is expected that you will be able to remain entitled to WTC. If you are a 'furloughed' worker Contact the Tax Credits Helpline on 0345 300 3900 or online at <https://www.gov.uk/manage-your-tax-credits>

Self Employed & Small Businesses

The Chancellor has announced details of the above scheme. The Scheme is for those who are self-employed or a member of a partnership and has lost income due to Coronavirus and will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed. Who can apply: You can apply if you're a self-employed individual or a member of a partnership and you:
have submitted your Income Tax Self Assessment tax return for the tax year 2018-19.

- traded in the tax year 2019-20
- are trading when you apply, or would be except for COVID-19
- intend to continue to trade in the tax year 2020-21
- have lost trading/partnership trading profits due to COVID-19

Your self-employed trading profits must also be less than £50,000 and more than half of your income must come from self-employment. If you have not submitted your Income Tax Self-Assessment tax return for the tax year 2018-19, you must do this by 23 April 2020.

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How much you'll get: You'll get a taxable grant which will be 80% of the average profits from the tax years (where applicable):

- 2016 to 2017
- 2017 to 2018
- 2018 to 2019

The grant will be up to a maximum of £2,500 per month for 3 months and will be paid directly into your bank account, in one instalment. How to apply: You cannot apply for this scheme yet. HMRC will contact you if you are eligible for the scheme and invite you to apply online. You will access this scheme only through GOV.UK. If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, **it is a scam**. After you've applied and HMRC has received your claim and you are eligible for the grant, you will be contacted to tell you how much you will get and the payment details. If you claim tax credits you'll need to include the grant in your claim as income.

Other Financial Help

As well as continuing to get housing benefit and tax credits or claiming UC, a drop in income might mean you now qualify for help with your council tax. Check your local authority's website for what is available and how to apply. If you are currently in receipt of Housing Benefit, please advise your Local Authority of any reduction in your income. Please also let your Housing Officer know.

Childcare Costs

If you are still paying your registered childcare provider but childcare is no longer being provided due to the necessity to stay at home, (ie, you are paying a retainer so as not to lose the place) HMRC has said that these costs will continue to be covered, but updated guidance is expected.

TV Licence Fee Changes

Free licence fees for up to 3.7 million pensioners had been due to be scrapped on 1st June of this year. In light of the Coronavirus situation, this has been delayed until August 2020. Last year, it was announced that only low income households where one person receives pension credit will still be eligible for a free TV Licence.

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General Service Delivery

See below for an overview of services that we aim to carry out during this time:

- Respond to incoming calls, emails and texts
- Respond to emergency repair requests
- Emergency gas repairs
- Resolve estate management and neighbour issues where possible via phone and email
- Provide Welfare Rights and Financial Inclusion advice (telephone).
- Respond to support calls (tenant welfare, energy advice etc.)
- Communicate social media content and monitoring
- Respond to Complaints

Communication

You can continue to contact us in the following ways:

- Calling: 01294 468360
 - (please note if you are contacting your Housing Officer you can contact them using their direct dial number which is found at:
 - www.cunninghame-housing.org)
- Email: enquiries@chaltd.org
- Facebook: www.facebook.com/cunninghamehousingassociation

Please be reassured that we are doing everything we can while services remain limited to provide you with the support and assistance you need. We will keep our social media pages updated on a regular basis depending on advice received from the Scottish Government and the National Health Service. We will continue to provide regular updates with tenants and customers regarding latest Government advice and our plans to reopen.

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New Developments Defects

If you are a tenant within one of our new build developments and the property is still in defects, the contractor will only attend to defects during this time which are considered to be of an emergency nature.

If this is the case and an emergency defect arises, you should call the following numbers:

Ardoch Court Stevenston

Call McLaughlin Construction

Tel: 01294 322800

Dalshalloch, Auchinleck

Sharphill Phase 3 Saltcoats

Call McTaggart Construction

Tel: 07590227233

Longpark Phase 7, Kilmarnock

Call CCG Scotland Ltd

Tel: 0141 643 3744

Balnagowan Skelmorlie

Halcrow, Gretna

Bairds Wynd, Annan

Call Ashleigh Scotland Ltd

Tel: 01294 692100

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Financial Inclusion Updates

CHA's Financial Inclusion team are here to offer advice and assistance to any of our tenants who are worried about the current situation, and concerned about their finances. Contact details can be found below:

Phone: 01294-606007 or 01294-607591

email: plamont@chaltd.org or cadam1@chaltd.org

Please see below recent updates from our Financial Inclusion Officers. Further updates can be found on our Facebook Page as they are released:

31-03-2020 Scottish Welfare Fund Crisis Payments - Important Update

The general restriction of Scottish Welfare Fund crisis grant payments to three per person per year has been waived during the COVID-19 outbreak. Scottish Government considers the current circumstances to be 'exceptional' so that the waiver can be applied. Social Security Secretary Shirley Anne-Somerville said -'The regulations governing the Scottish Welfare Fund allow a local authority to make more than three payments to an individual in a 12 month period if it considers there are exceptional circumstances. We have written to practitioners in each local authority confirming the provision of an additional £45 million for the Scottish Welfare Fund and noting that we consider the current circumstances to be exceptional.'

24-03-2020 East Ayrshire Foodbank - Important Announcement

If any of our East Ayrshire tenants need a foodbank voucher, please note that the Foodbank arrangements in East Ayrshire have significantly changed. All foodbank distribution centres are closed, and the service will move to a delivery service. Our tenants can continue asking for a referral as usual, but people can also self-refer using the information below:

Email: eastayrshirefoodbank@cvoea.co.uk

Telephone: 01563 574000

Facebook www.facebook.com/aefoodbank/

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19-03-2020 Important Coronavirus Announcement for Tenants

We know some of our tenants will unfortunately experience a drop in income due to the current situation, and we want to try and provide as much information and advice as we can. We appreciate it's a really worrying time, and we want you to know there's help available if you find yourself unable to pay your rent. Please click the link below for some information on how to get help. This could be useful if you have to self-isolate, if your self-employment earnings reduce, or if you become ill: www.understandinguniversalcredit.gov.uk/coronavirus/

If you're affected by 'bedroom tax' (if you have one or more spare bedrooms), there is help available for this too. You can apply for a Discretionary Housing Payment (DHP) for under-occupancy from your local authority. The links are below:-

East Ayrshire Council:

[www.east-](http://www.east-ayrshire.gov.uk/CouncilAndGovernment/Benefits/HousingBenefit/DiscretionaryHousingPayments.aspx)

[ayrshire.gov.uk/CouncilAndGovernment/Benefits/HousingBenefit/DiscretionaryHousingPayments.aspx](http://www.east-ayrshire.gov.uk/CouncilAndGovernment/Benefits/HousingBenefit/DiscretionaryHousingPayments.aspx)

East Ayrshire Council:

<https://www.north-ayrshire.gov.uk/benefits/housing-benefits/discretionary-housing-payments.aspx>

Dumfries & Galloway Council:

<https://www.dumgal.gov.uk/article/15161/Discretionary-Housing-Payments>

You may also be entitled to help with your Council Tax (Council Tax Reduction) please contact your local authority, or click the relevant link below:

[https://www.east-](https://www.east-ayrshire.gov.uk/CouncilAndGovernment/Benefits/CouncilTaxBenefit/CouncilTaxReduction.aspx)

[ayrshire.gov.uk/CouncilAndGovernment/Benefits/CouncilTaxBenefit/CouncilTaxReduction.aspx](https://www.east-ayrshire.gov.uk/CouncilAndGovernment/Benefits/CouncilTaxBenefit/CouncilTaxReduction.aspx)

<https://www.north-ayrshire.gov.uk/council-tax/council-tax-reduction-scheme.aspx>

<https://www.dumgal.gov.uk/article/15265/Council-tax-reductions-for-low-income-households>

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